

DIANE R OLIVER  
 112 E WELLENS AVE  
 PHILADELPHIA PA 19120-3522

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

## ACCOUNT HISTORY

THIS IS ACTUAL ESCROW ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 10/13/21 THROUGH 11/30/21.

MO/YR	ACTUAL ESCROW DEPOSIT	ACTUAL ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW BALANCE
STARTING BALANCE	.....			394.83-
10/21	210.33			184.50-
11/21		8.91	RBP MIP	193.41-

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 12/01/21 THROUGH 11/30/22.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS  
 511.46 OF WHICH 313.39 WAS FOR PRINCIPAL AND INTEREST  
 AND 198.07 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING BALANCE	.....					567.45	193.41-
12/21	198.07	420.66 *	8.91	RBP MIP	*	756.61	227.25
12/21				RBP MIP	8.91*	756.61	218.34
01/22	198.07	*	8.91	RBP MIP	*	945.77	218.34
01/22				RBP MIP	8.91*	945.77	209.43
02/22	198.07	210.33 *	8.91	RBP MIP	*	1134.93	419.76
02/22				RBP MIP	8.91*	1134.93	410.85
02/22				CITY TAX	862.28*	1134.93	451.43-
03/22	198.07	630.99 *	8.91	RBP MIP	*	1324.09	179.56
03/22			862.28	CITY TAX	*	461.81	179.56

EXHIBIT A

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
03/22				RBP MIP	8.91*	461.81	170.65
04/22	198.07	210.33 *	8.91	RBP MIP	*	650.97	380.98
04/22				RBP MIP	8.91*	650.97	372.07
05/22	198.07	*	8.91	RBP MIP	*	840.13	372.07
05/22				RBP MIP	8.91*	840.13	363.16
06/22	198.07	396.14 *	8.91	RBP MIP	*	1029.29	759.30
06/22				RBP MIP	8.91*	1029.29	750.39
07/22	198.07	*	8.91	RBP MIP	*	1218.45	750.39
07/22				RBP MIP	8.91*	1218.45	741.48
07/22				HAZARD	1746.03*	1218.45	1004.55-
08/22	198.07	396.14 *	8.91	RBP MIP	*	1407.61	608.41-
08/22			1407.61	HAZARD	*	.00	608.41-
08/22				RBP MIP	8.91*	.00	617.32-
09/22	198.07	198.07	8.91	RBP MIP	8.91	189.16	428.16-
10/22	198.07	1188.42 *Y	8.91	RBP MIP	*Y	378.32	760.26
10/22				RBP MIP	7.99*	378.32	752.27
11/22	198.07	198.07 Y	8.91	RBP MIP	7.99*Y	567.48	942.35

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 2,376.81. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 378.32 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED .00.

AN ASTERISK (\*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

## ACCOUNT PROJECTION

MORTGAGE INS : 95.88  
 CITY TAX : 862.28  
 HAZARD INS : 1,746.03  
 -----  
 ANNUAL DISBURSEMENTS : 2,704.19  
 2,704.19 / 12 = 225.35 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 11/30/22.....				942.35	652.07
12/22	225.35	7.99	RBP MIP	1,159.71	869.43
01/23	225.35	7.99	RBP MIP	1,377.07	1,086.79
02/23	225.35	7.99	RBP MIP	1,594.43	1,304.15
03/23	225.35	7.99	RBP MIP	1,811.79	1,521.51
03/23		862.28	CITY TAX	949.51	659.23
04/23	225.35	7.99	RBP MIP	1,166.87	876.59
05/23	225.35	7.99	RBP MIP	1,384.23	1,093.95
06/23	225.35	7.99	RBP MIP	1,601.59	1,311.31
07/23	225.35	7.99	RBP MIP	1,818.95	1,528.67
08/23	225.35	7.99	RBP MIP	2,036.31	1,746.03
08/23		1,746.03	HAZARD	290.28	.00
09/23	225.35	7.99	RBP MIP	507.64	217.36
10/23	225.35	7.99	RBP MIP	725.00	434.72
11/23	225.35	7.99	RBP MIP	942.36	652.08

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 942.35 . YOUR  
 STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 652.07 .

THIS MEANS YOU HAVE A SURPLUS OF 290.28. THIS SURPLUS MUST BE  
 RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE  
 ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.  
 DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE  
 SURPLUS.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE  
538.74 OF WHICH 313.39 WILL BE FOR PRINCIPAL AND  
INTEREST AND 225.35 WILL GO INTO YOUR ESCROW ACCOUNT.

## NEW PAYMENT INFORMATION

PRINCIPAL AND INTEREST	313.39
ESCROW PAYMENT	225.35

NEW PAYMENT EFFECTIVE 12/01/22 538.74

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR  
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.